

Title: PRODUCT DEVELOPMENT AND
ASSESSMENT SYSTEM
Inventor(s): Lawrence D. WEISS
DOCKET NO.: 036167-0104

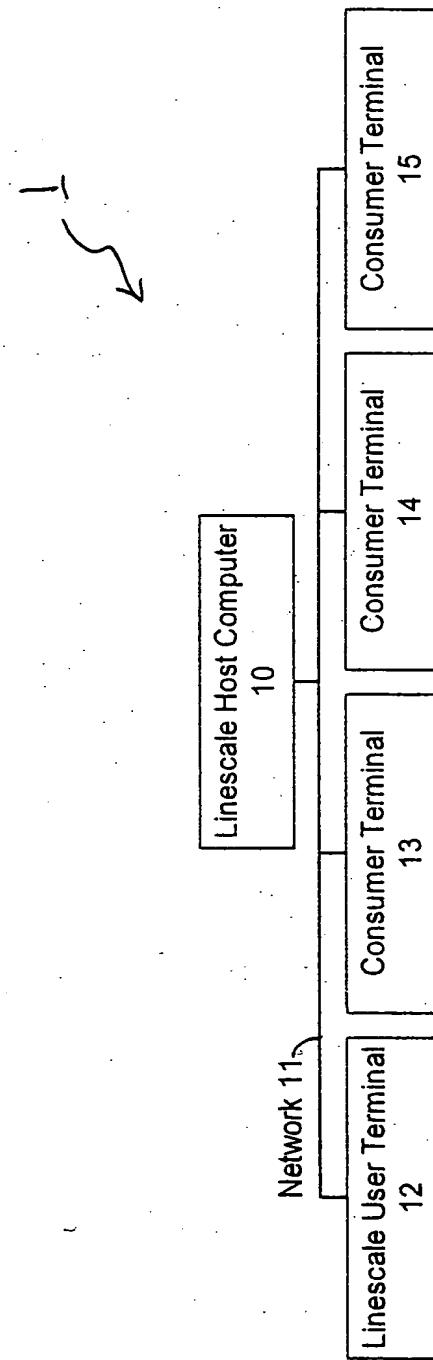


FIG. 1

FIG. 2A

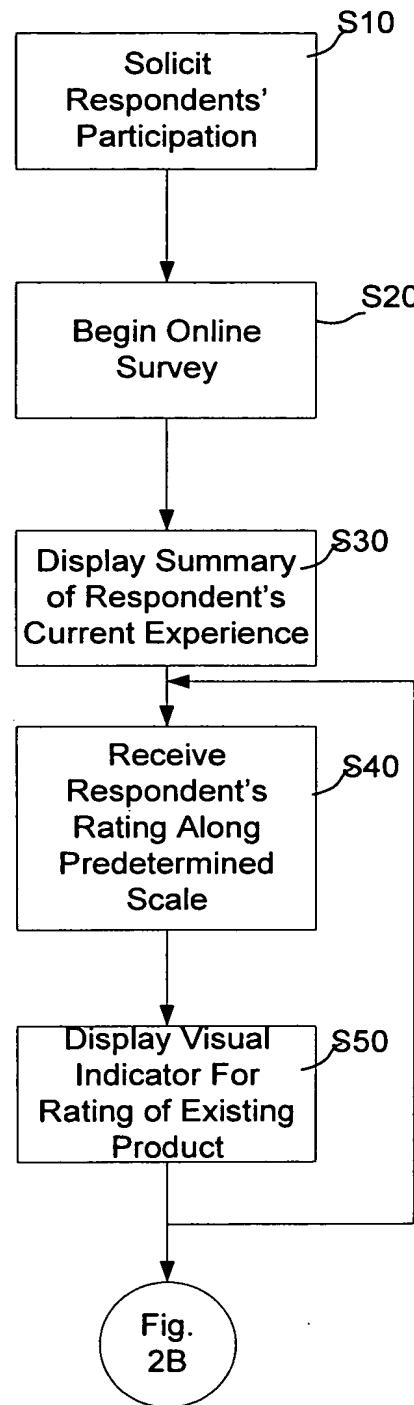


FIG. 2B

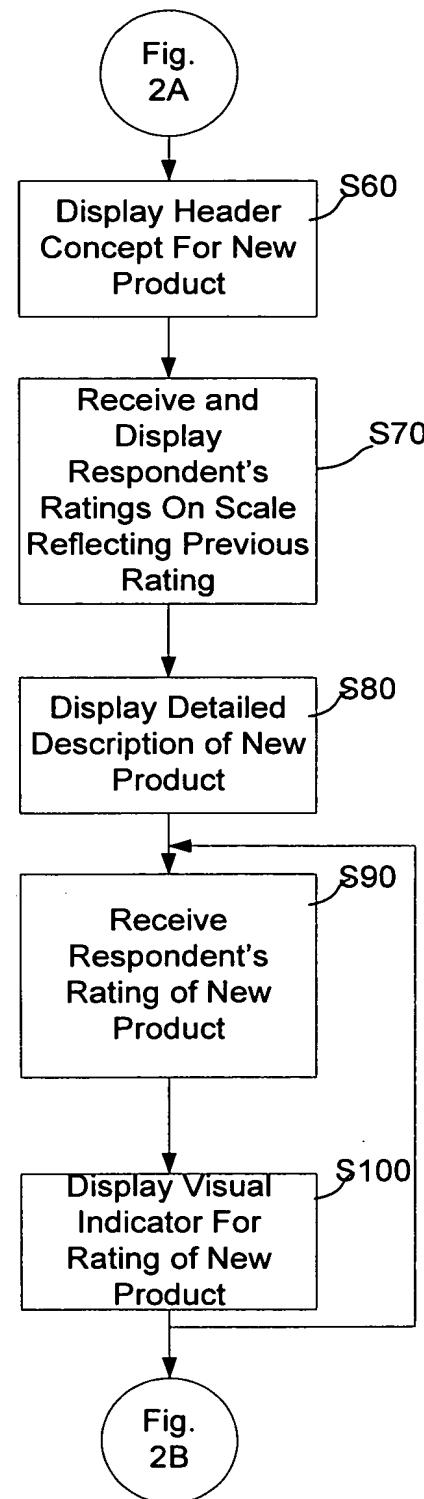
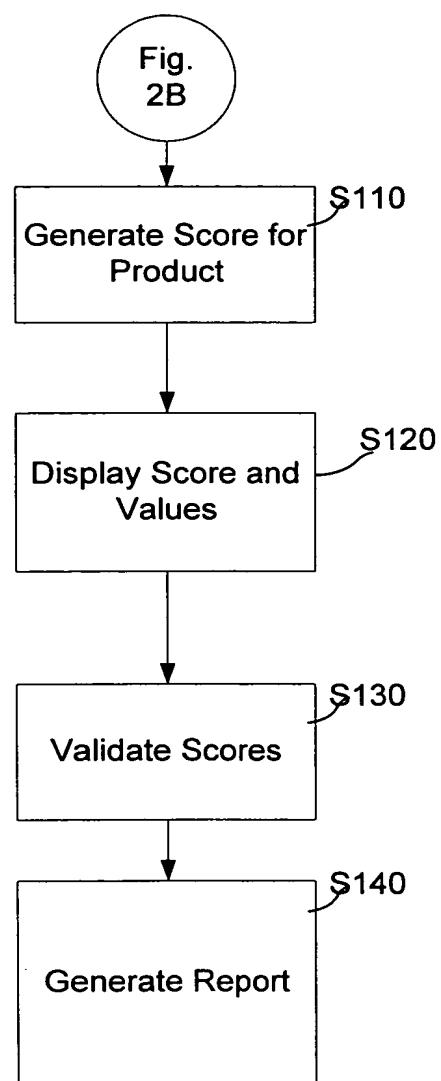


FIG. 2C



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Are you the person who pays the bills in your household?

I pay many of the bills



About how many bills does your household pay per month?

9



How do you usually handle your bills?

bills come in the mail and I pay most by mailing a check



if "other" please write in

You sometimes also

pay on-line



if "other" please write in

Continue

FIG. 3

Usually, bills come in the mail and I pay most by mailing a check. Considering everything this how would you rate it?
Please click on the line below to indicate your rating.

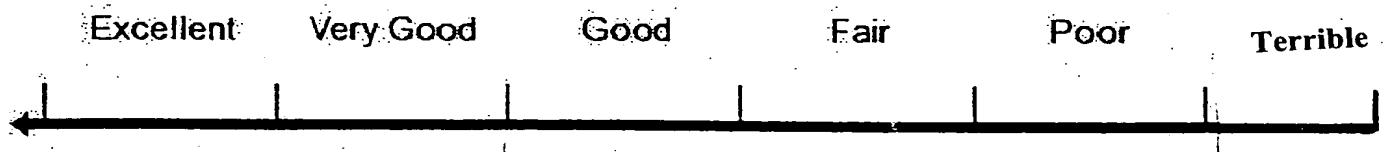


FIG. 4A

You sometimes also pay on-line. Considering everything about this how do you rate ?
Please click on the line below to indicate your rating.

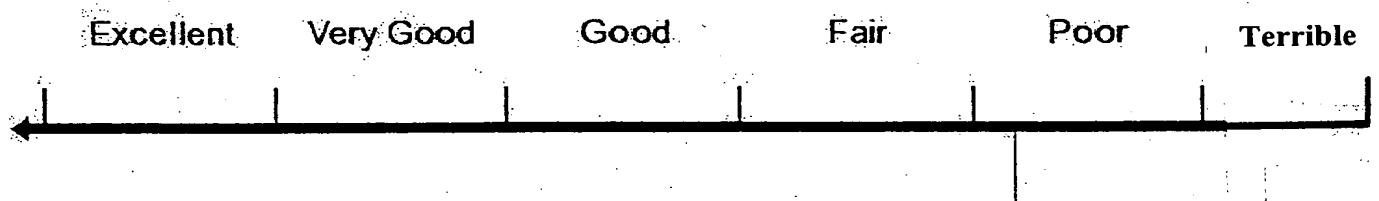


FIG. 4B

[Click here](#) to see the concept.

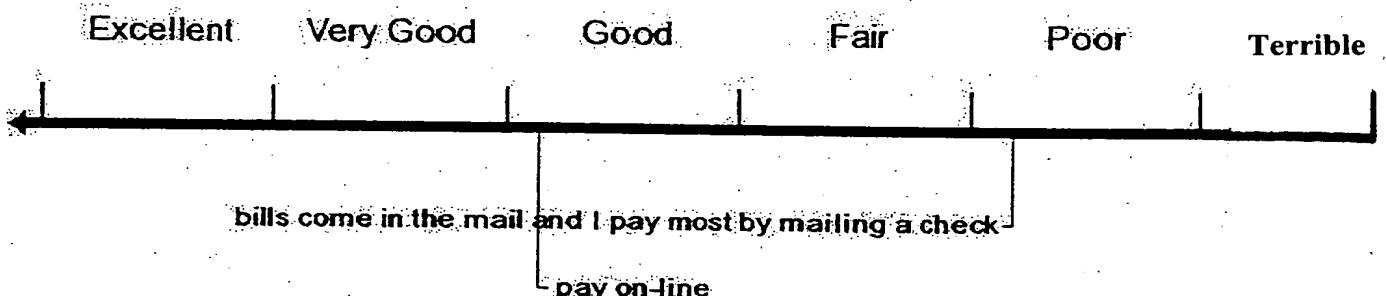


FIG. 4C

How do you rate the concept you just read?
Please rate it on the scale below.

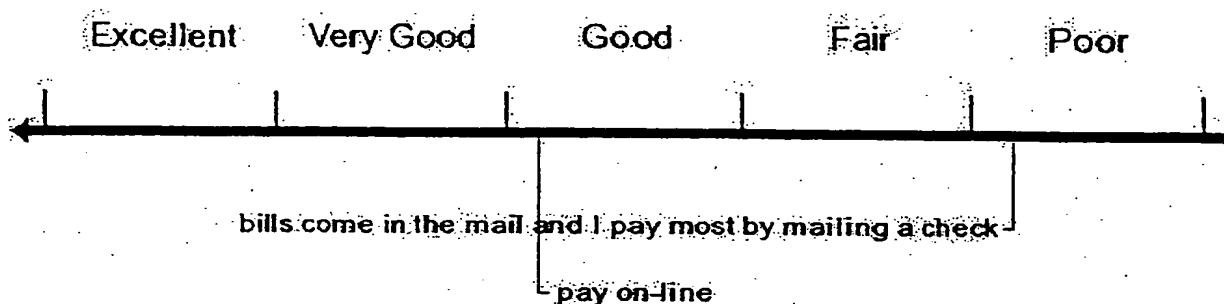


FIG. 5

[Click here to see how it works.](#)

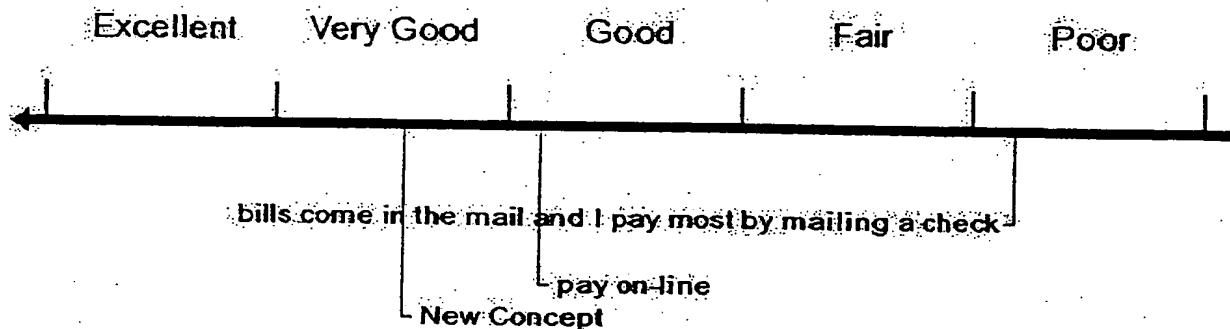


FIG. 6

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*This is an example of how the concept might work. It is only a concept at this point.
Please glance at it to get a general idea, then continue the survey.*

Experience 922

Here is how it works:

1. A bill is sent by your biller to the web site behind your bank's firewall and you are notified via email or instant message. It's your choice.
2. You click on the link in the email and log on to your private web site.
3. The web site will allow you to do the following:
 - View your current bills/statements and all their detail
 - Pay a bill
 - Print a bill or statement
 - Dispute a bill, or a single charge by clicking on a link that leads you directly to the billers' customer support staff
 - View your payment history
 - View past bills and statements
4. You click the "pay" button to pay the bill with a credit card, or through any checking account. Of course, you can also print the bill and pop it in the mail.

Here is an example. Please take a quick look at a few sample screen shots to get an idea of how it might work with your bank, then return to the survey.

Continue

FIG. 7

BANK A

I am interested in...

CHECKING ACCOUNT

SUMMARY OF ACCOUNTS

ACCOUNT DETAIL

ACCOUNT SUMMARY

ACCOUNT DOWNLOAD

STOP PAYMENT

ORDER CHECKS

TRANSFER FUNDS

PAY BILLS

Pay a Bill

See New e-Bills

See Past e-Bills

Add/Delete a Biller

See Payment History

HELP

Account: Checking - #2293029930

Checking Account: 2293029930 Available Balance: \$



Welcome to Your Private Bill Mailbox!

Hello, Jane! You have 3 new bills.

From:	Date Received:	Status:	What would you like to do?
Connecticut Light & Power	1/26/2003 5:34a.m.	Sealed	Open Delete File History
Allstate Insurance Co.	1/26/2003 9:47p.m.	Sealed	Open Delete File History
Cablevision	1/25/2003 5:34a.m.	Opened	Open Delete File History
Verizon Wireless	-----	Paid Conf. # 0938218311	Open Delete File History
SBC/SNET	-----	Payment Sent Track my payment	Open Delete File History
Principle Mortgage Co.	-----	Paid Conf. # 0938218311	Open Delete File History

[Add Biller](#)

[Delete Biller](#)

[Edit Preferences](#)

[Click here to continue](#)

FIG. 8

BEST AVAILABLE COPY

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DOCKET NO.: 036167-0104

BANK A

Chase Home Credit Card Home Contact Us Privacy

THE RIGHT RELATIONSHIP IS EVERYTHING

CHECKING ACCOUNT

SUMMARY OF ACCOUNTS

ACCOUNT DETAIL

ACCOUNT SUMMARY

ACCOUNT DOWNLOAD

STOP PAYMENT

ORDER CHECKS

TRANSFER FUNDS

PAY BILLS

Pay a Bill

See New e-Bills

See Past e-Bills

Add/Delete a Biller

See Payment History

HELP

Account:

Checking Account: 2293029930 Available Balance: \$4,398.08

How would you like to pay this bill?

Pay with my Bank Checking Account #2293029930

Pay with my Bank Mastercard

Pay with another checking account

Print the bill and pay and I'll mail my payment

Pay this bill

[Click here to continue](#)

FIG. 9

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BANK A

Chase Home Credit Card Home Contact Us Privacy

THE RIGHT RELATIONSHIP IS EVERYTHING

I am interested in...

Account: Checking - #2293029930 Available Balance: \$4,398.08

OPEN ENVELOPE

DISCARD ENVELOPE

FILE ENVELOPE

Connecticut Light & Power
The Northern Utilities System

MANUFACTURED BY
GTE - 1993
Toll Free 1-800-221-1234
1-800-221-1234
Delivery Service

Save a bundle
this Winter!

JANE JOHNSON
223 SMITHVILLE LANE
AMES, IA 05391-0930

Log on to www.cl-p.com to find energy tips that will save you a bundle.

[Skip this step next time](#)

[Click here to continue](#)

FIG. 10

BANK A

 Account: #2293029930 Available Balance: \$4,398.08 



 Connecticut Light & Power

[Customer Service >>](#)

Account Summary

[View Bill History](#) [View Payment History](#)

Customer Alert!
Your next bill will not be an estimate. You may see an increase in the amount of your bill.

Customer Name	Acct. Balance	Payment Due	Last Payment	Payment Date
JANE JOHNSON 223 SMITHVILLE LANE AMES, IA 05391-0930	\$76.68	\$76.68	\$67.63	1/08/03

 [View a Copy of This Bill](#)

JANUARY BILL INSERTS:

- Notice To All Customers
- EnergySaver Newsletter
- Special Offers from WalMart.com

Go to 

[About Your Bill](#) | [Pay Your Bill](#) | [Start or Stop Service](#) | [Disclaimer](#)
[CL&P Home](#) | [Contact Us](#)

FIG. 11

BEST AVAILABLE COPY
DUPLICATE
AVAILABLE COPY

Now that you know more about the idea, how do you rate it - higher or lower?

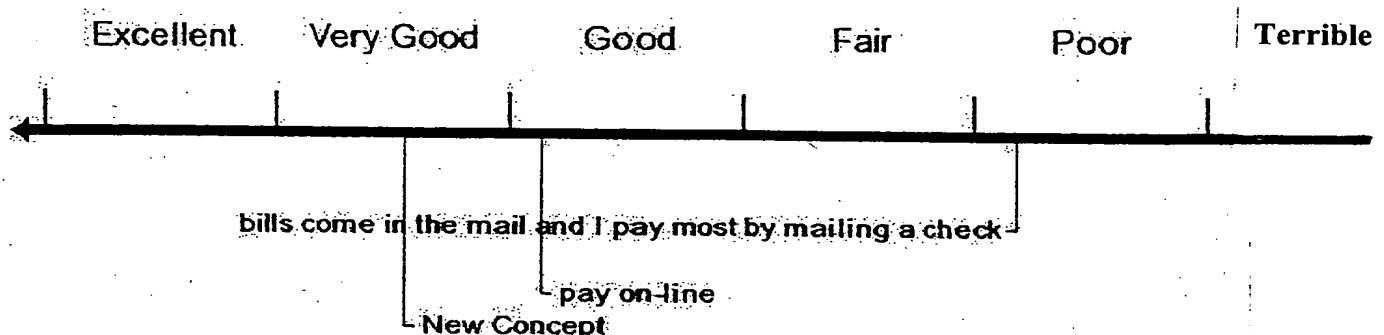


FIG. 12A

Here is how you rated overall.
[Click here](#) for a few more questions.

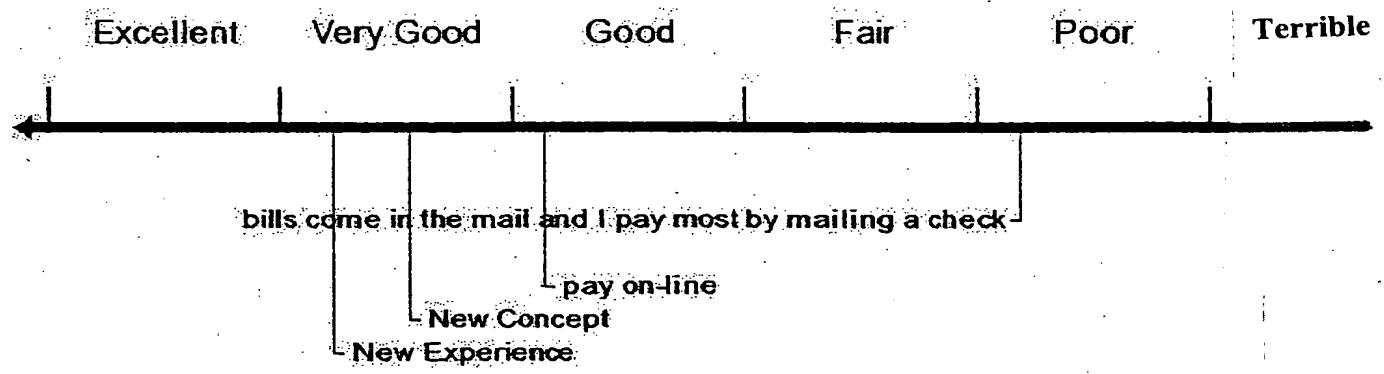
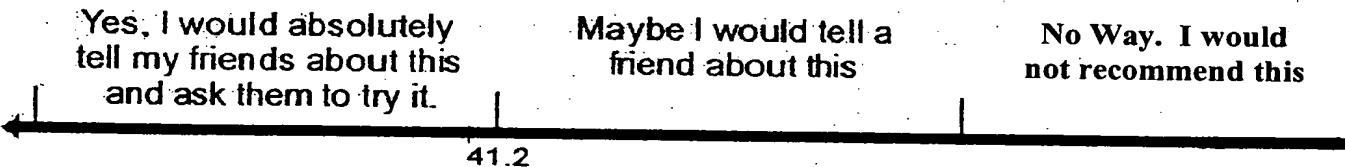
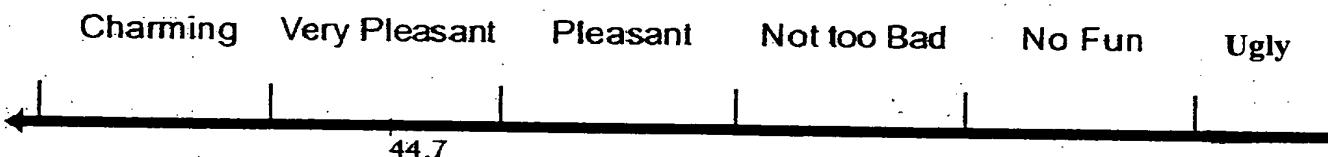
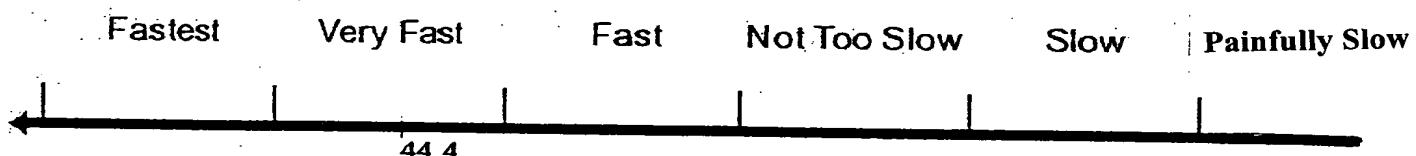
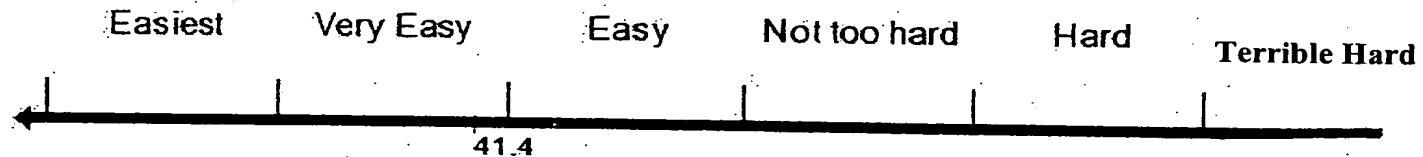


FIG. 12B

[Click here to finish.](#)



[Click here to finish.](#)

FIG. 13

Thanks for taking the survey.
Your personal rating for the
concept was:

750

Here are the scores and their values:

200 to 300	Forget about it
301 to 400	Not ready for prime time
401 to 500	Something here, but it needs work
501 to 600	Good concept, works pretty well
601 to 700	Very strong idea, great execution
701 to 800	I'm wild for it

Would you change that score?

- About right
- Raise it
- Lower it

What's the main reason you rated as you did?

Which most contributed to your rating?

(Please check the main reasons for your rating - no more than 5, please.)

<input type="checkbox"/> good control	<input type="checkbox"/> I don't like to be the first to try something new
<input type="checkbox"/> too technical, complicated	<input type="checkbox"/> poor record keeping
<input type="checkbox"/> easy	<input type="checkbox"/> This is important to me
<input type="checkbox"/> good privacy	<input type="checkbox"/> good for record keeping
<input type="checkbox"/> I believe this can work successfully	<input type="checkbox"/> concern about proof of payment
<input type="checkbox"/> good price	<input type="checkbox"/> good organization
<input type="checkbox"/> I like to try new things	<input type="checkbox"/> This is unique
<input type="checkbox"/> concern about security	<input type="checkbox"/> concern about organization
<input type="checkbox"/> just a good idea	<input type="checkbox"/> too expensive
<input type="checkbox"/> very convenient	<input type="checkbox"/> good security
<input type="checkbox"/> concerns about privacy	<input type="checkbox"/> just not interested
<input type="checkbox"/> good proof of payment	<input type="checkbox"/> I don't believe this can work

FIG. 14

Information about yourself

Now if you don't mind, could you also tell us a little bit about yourself for statistical reasons.

Are you a man or woman?

Male Female

What is your age?

please pick one

What is your ZIP code?

What is your household income?

pick one

If you would like the opportunity to take part in other surveys from time to time, let us know.

- Let me know about other surveys from time to time.
- Let me know about other surveys, but not more than once or twice a year.
- Please take me off the list of panelists

Please confirm your e-mail address

We're glad you enjoyed the survey. If you don't mind we'd like to ask you a few more questions. This will only take a couple of minutes.

- Continue survey
- No thanks

FIG. 15

I-CAT

The Interactive Customer Acceptance Test

LD Weiss Inc. I-CAT report on Online Bill Payment, March 3, 2003 Summary report

Concept 922

Secure and Organized Bill Handling

Finally, an easy way to take the drudgery out of getting your bills paid on time. With this new service you can get your utility bills, credit card bills, telephone, Internet ISP, Cable, student loan bills, insurance – even mortgage or rent – right on the web! You'll get an email as soon as any bill or invoice is ready for viewing. Then you go to your private web site located behind your bank's security firewall. Since you can set up reminders and alerts to notify you anyway you like (email, instant messenger, even a text message sent to your cell phone!), you won't have to worry about missing a payment or a due date ever again. Although you can access all your relevant bills and documents in one easy place, each bill is coming directly from your biller. No one else, including your bank, can see or access the information.

You simply log on to your personalized web site and you can:

- View all the details of your bills and statements.
- Pay bills electronically right from any bank account or charge them to a credit card
- Store these bills and documents online for future reference
- Print bills and statements for your paper files
- View a complete organized payment history and archive.
- Share a specific bill or statement with someone else - for example, share the tuition bill with your parents.

This service will present and archive the following bills and statements to make your life a little more manageable.

- Utility bills (phone, electric, cable, etc.)
- Rent or mortgage
- Car Loan bills
- Credit Card bills
- Insurance bills
- Medical bills
- Tuition bills
- School Housing, Meal Plan, Student Health,

FIG. 16

Bookstore bills
• and practically any other bill from any business or institution

Experience 922

Here is how it works:

1. A bill is sent by your biller to the web site behind your bank's firewall and you are notified via email or instant message. It's your choice.
2. You click on the link in the email and log on to your private web site.
3. The web site will allow you to do the following:
 - View your current bills/statements and all their detail
 - Pay a bill
 - Print a bill or statement
 - Dispute a bill, or a single charge by clicking on a link that leads you directly to the billers' customer support staff
 - View your payment history
 - View past bills and statements
4. You click the "pay" button to pay the bill with a credit card, or through any checking account. Of course, you can also print the bill and pop it in the mail.

Here is an example. Please take a quick look at a few sample screen shots to get an idea of how it might work with your bank, then return to the survey.

Here are possible I-CAT scores and their values:

200 to 300	Forget about it
301 to 400	Not ready for prime time
401 to 500	Something here, but it needs work
501 to 600	Good concept, works pretty well
601 to 700	Very strong idea, great execution
701 to 800	Customers are wild for it

Summary Report on Online Bill Payment.

Sample: Internet Enabled U.S. population 18-65 years old

Table 1. I-CAT Score (Total N=88)

Table 1 shows the calculated i-CAT scores of the concept among total users. Column 1 is the I-CAT score. Column 2 shows percent of the time the concept was preferred to the Favorite. Column 3 shows percent of time the concept was

preferred to the Next favorite. Column 4 shows the percentage of times the experience was preferred to the concept. Columns 5 through 8 are the ratings on the diagnostic scales.

	I-CAT score	Concept beats Favorite	Concept beats Next favorite	Experience beats concept	Easy	Fast	Charming	Recommends to friend
Max score possible	800	%	%	%	60	60	60	100
922 Total	552	48.9	53.4	76.1	46.1	45.9	44.8	66.9

← Line Score

Table 2. The concept was preferred to the Favorite by 49% of the sample (N = 88). The concept was preferred to the Next favorite by 53% of the sample. 76% of the respondents preferred the product over the promise of the concept. The product delivers on the promise. Preference for the top item is shown over the items below it.

%	Concept % wins over	Experience % wins over	Favorite % wins over	Next favorite % wins over
Concept	X	76	51	47
Experience	24	X	43	33
Favorite	49	57	X	45
Next favorite	53	67	55	X
Average %	42	67	50	42

Table 3: I-CAT Score Segments. Table 3 shows the percentage of the sample who scored the concept in each I-CAT range. Scores over 600 and between 501 and 600 are both very strong scores.

	Total I-CAT Score	601 - 800	501 - 600	401 - 500	200 - 400	
		%	%	%	%	
922 Total	n=88	552	49	8	19	24

Table 3A. Percent who answered the listed questions, by top score segments.

	Total sample	501 - 800	601 - 800	501 - 600	
		%	%	%	
922 Total	N=88	100%	50/88 = 57%	43/88 = 49%	7/88 = 8%

If acceptable alternatives exist, and all other things were equal, would you change suppliers to get your bills presented the new way?

FIG. 18

Wouldn't switch	n=34	39%	16/50 = 32%	12/43 = 28%	4/7 = 57%
Would switch	n=48	55%	32/50 = 64%	30/43 = 70%	2/7 = 29%
Will you be satisfied with electronic confirmation of bill payment, or do you also need a paper confirmation to come in the mail?					
Need paper	n=27	31%	9/50 = 18%	8/43 = 19%	1/7 = 14%
Electronic OK	n=55	62%	39/50 = 78%	34/43 = 79%	5/7 = 71%
I make a point of paying my entire credit card balance every month					
No	n=57	65%	35/50 = 70%	30/43 = 70%	5/7 = 71%
Yes	n=24	27%	12/50 = 24%	11/43 = 26%	1/7 = 14%

Table 3B. Shows percent of sample who scored the concept over their favorite by demographics.

	Total		Concept preferred		Concept not preferred	
922 Total	N=88	552	49%	701	51%	409
Avg. age		42		40		44
Avg. income		\$50,027		\$53,836		\$46,388
% Male/female		28 / 72		23 / 77		33 / 67

Table 4. I-CAT Score Segments by Demographics.

	Total	601 - 800	501 - 600	401 - 500	200 - 400
922 concept	n=88	49	8	19	24
Avg. score	551	723	547	456	278
Avg. age	42	40	44	43	44
% Male/female	28 / 72	23 / 77	57 / 43	41 / 59	19 / 81
Avg. income	\$50,027	\$57,150	\$60,356	\$42,940	\$37,737

Table 5. Top two reasons for I-CAT score

601-800

922 Total very convenient; good for record keeping

501-600

very convenient; concern about security

FIG. 19

Table 5A. All reasons ranked by frequency.

<u>Reason</u>	<u>% chosen</u>
very convenient	40
I believe this can work successfully	32
good for record keeping	27
concerns about privacy	26
concern about security	24
good proof of payment	17
just a good idea	14
easy	12
good organization	12
concern about proof of payment	11
good security	9
just not interested	9
too expensive	7
good privacy	7
This is unique	6
pleasant	6
concern about organization	5
I like to try new things	3
This is important to me	3
I don't like to be the first to try something new	2
I don't believe this can work	1

Table 6. Regional distribution. Shows percent who scored from 601-800 by geographical regions, for users who provided region information.

	National	Northeast	Southeast	Midwest	West
Total	n=69	40%	44%	57%	88%

Table 6A. Attitudes towards bills**FIG. 20**

n=82	Agree	Disagree
I feel comfortable having my bills presented behind my bank's firewall.	67	33
I would use this service for recurring payments, that is, payment that are the same every month.	73	26
This payment system assures my privacy.	52	48
I would use this system for almost all my bills.	56	43
It is a convenience to have the option of paying bills with my credit card.	65	35
This is a secure payment system.	51	46
This is particularly good for utilities, such as Cable TV, Electric and Telephone.	73	27
My bank is the right place to have my bills presented by my billers	66	34

Table 6A. Top two. Shows percent of users who rated concepts in highest two categories.

Concept	Experience	Favorite	Next favorite
% top two	57%	69%	56%

Table 7. The payment methods were:

payment method	Favorite	Next favorite	922 beats	
			favorite	next favorite
bills come in the mail and I pay most by mailing a check	74	*	49	-
pay in person	*	24	-	52
pay on-line	*	18	-	75
bills come in the mail and I pay most on-line	17	*	53	-
have it debited to your checking account	*	15	-	31
send a check	*	14	-	58
use a coupon book and mail payments	*	8	-	57
have it charged to your credit card	*	7	-	50
pay by telephone	*	7	-	67
just write a check	*	6	-	40
bills come in the mail and I pay some				

I-CAT Scores

by cash or check in person	6	*	60	-
pay in cash	*	2	-	*
and on phone/online	1	*	*	-
bills go to my credit card and I pay the credit card on-line	1	*	*	-
bills go to my credit card and I pay that by a mailing a check	1	*	*	-

What users had to say:

Online Bill Payment

I rather pay online than use a stamp and snail mail. Rather have bills paid quickly and have this option when need to pay by due date.

Bill payer is: from Weidman, MI, F, 37 years old, earns under \$15,000, rated 800, because I believe this can work successfully, good organization, just a good idea, very convenient, agrees with rating

I love to pay bills online because it gives me more time to have the money instead of sending it thru snail mail

Bill payer is: from Saint Petersburg, FL, F, 43 years old, earns \$25,000 - \$29,999, rated 800, because good for record keeping, I believe this can work successfully, very convenient, good proof of payment, agrees with rating

I don't want to miss deadlines on bills

Bill payer is: from Highland, NY, F, 48 years old, earns \$90,000 - \$94,999, rated 800, because good for record keeping, I believe this can work successfully, concern about proof of payment, This is unique, very convenient, agrees with rating

The ease of it.

Bill payer is: from Deltona, FL, M, 54 years old, earns \$80,000 - \$84,999, rated 800, because good for record keeping, I believe this can work successfully, good organization, This is unique, concern about security, very convenient, concerns about privacy, wants lower rating

EASE IN USE AND CURRENT INFORMATION BASE.

Bill payer is: from Aurora, CO, F, 54 years old, earns \$65,000 - \$69,999, rated 800, because good privacy, good for record keeping, good organization, very convenient, agrees with rating

conveinane of concept for busy people

Bill payer is: from Antigo, WI, F, 32 years old, earns \$50,000 - \$54,999, rated 800, because easy, I believe this can work successfully, very convenient, agrees with rating

Ease of use. Can make payments on time. And don't have to keep all the old bills to ensure that the payment was recored correctly.

Bill payer is: F, 47 years old, earns \$75,000 - \$79,999, rated 800, because easy, good for record keeping, very convenient, good proof of payment, agrees with rating

ease of use

FIG. 22

Bill payer is: from Tucson, AZ, F, 23 years old, earns \$15,000 - \$19,999, rated 783, because easy, This is important to me, good privacy, good for record keeping, I believe this can work successfully, good organization, very convenient, good security, good proof of payment, agrees with rating

Simple, easy to use and easier than dealing with a stack of papers. Also better than mail because you have to guess the mail time for the payment to arrive on time.

Bill payer is: from San Leandro, CA, F, 34 years old, earns \$50,000 - \$54,999, rated 783, because easy, good for record keeping, good organization, very convenient, agrees with rating

Convenience and organization

Bill payer is: from Gloucester, MA, F, 34 years old, earns \$40,000 - \$44,999, rated 783, because good for record keeping, very convenient, agrees with rating

It is very convenient, and I already have accounts with Chase and trust them to keep it secure

Bill payer is: F, 47 years old, earns \$55,000 - \$59,999, rated 783, because very convenient, good security, agrees with rating

Always a concern about errors and security but it looks very convenient

Bill payer is: F, 38 years old, earns \$95,000 - \$99,999, rated 783, because good for record keeping, concern about security, very convenient, wants lower rating

All in one place, no lost or late bills. Being able to pay bills at any time of day or night. Able to see the whole picture instead of just the one statement.

Bill payer is: from Malden, MO, F, 49 years old, earns \$100,000 - \$109,999, rated 787, because good privacy, good for record keeping, very convenient, good proof of payment, agrees with rating

Bill payer is: from Council Bluffs, IA, M, 32 years old, earns \$100,000 - \$109,999, rated 787, agrees with rating

Stamps get expensive, and it would be so easy to just "click".

Bill payer is: from Buffalo, NY, F, 46 years old, earns \$40,000 - \$44,999, rated 787, because good for record keeping, I believe this can work successfully, concern about proof of payment, very convenient, agrees with rating

I liked most every thing about it the only thing I would look into more is the safty of the account.

Bill payer is: from Shiloh, GA, M, 34 years old, earns \$45,000 - \$49,999, rated 750, because I believe this can work successfully, just a good idea, agrees with rating

I find myself more and more using on;line services for payments becausue of ease and account availability

Bill payer is: from Raytown, MO, M, 50 years old, earns \$65,000 - \$69,999, rated 750, because easy, I believe this can work successfully, agrees with rating

I think it's a great idea.

Bill payer is: from East Cleveland, OH, F, 29 years old, earns \$30,000 - \$34,999, rated 750, because I believe this can work successfully, very convenient, agrees with rating

Because sometimes the mail takes a while to get to me. And then I am late paying the bill.

Bill payer is: from Delanson, NY, F, 42 years old, earns \$35,000 - \$39,999, rated 750, because I don't like to be the first to try something new, good for record keeping, just a good idea, very convenient, good proof of payment, agrees with rating

Excellent concept which I like extremely well Rate at 690

Bill payer is: F, 53 years old, earns \$45,000 - \$49,999, rated 760, because easy, This is important to me, good for record keeping, I believe this can work successfully, very convenient, good proof of payment, wants lower rating

I rated as I did because I think it is a wonderful concept. I would not have to worry about my payments being late.

Bill payer is: F, 28 years old, earns \$30,000 - \$34,999, rated 733, because I believe this can work successfully, very convenient, agrees with rating

Bill payer is: from Vacaville, CA, F, 49 years old, earns \$70,000 - \$74,999, rated 717, because good privacy, good for record keeping, I believe this can work successfully, agrees with rating

I currently use Quicken Bill Pay which has a similar concept. It would be great to have links from one single bill pay site to all of my bills. Currently, not all of my accounts can be viewed in this way. In some cases, I have to log out of Quicken Bill Pay to go to the account to view the bill, ask questions, etc.

Bill payer is: from Tulsa, OK, F, 41 years old, earns \$30,000 - \$34,999, rated 717, because good privacy, I believe this can work successfully, very convenient, good proof of payment, agrees with rating

Seems very easy and organized.

Bill payer is: from Modesto, CA, F, 29 years old, earns \$50,000 - \$54,999, rated 717, agrees with rating

the ease of it all. I for one wish I could pay all my bills online on the same day one after the other in the same order so as not to miss any. As it is now there are only so many that offer this service and most try to force you into automatic withdrawal and I do not want that. I still want the control of seeing the bill and actually paying it regularly

Bill payer is: from Melbourne, FL, F, 47 years old, earns \$65,000 - \$69,999, rated 717, because good for record keeping, I believe this can work successfully, good organization, just a good idea, agrees with rating

It is still questionable for security reason

Bill payer is: from Dalzell, SC, F, 47 years old, earns \$40,000 - \$44,999, rated 717, because good organization, This is unique, just a good idea, wants lower rating

ease of use..never saw the price..unless free probably would not use as I do not have many bills

Bill payer is: F, 36 years old, earns \$120,000 - \$129,999, rated 717, because good security, pleasant, wants lower rating

Looks very interesting, but until I have tried it I would not be completely sure this was for me.

Bill payer is: from Littleton, IL, F, 43 years old, earns \$45,000 - \$49,999, rated 700, because concern about proof of payment, very convenient, agrees with rating

Bill payer is: from Sherman, TX, F, 18 years old, earns under \$15,000, rated 667, because good for record keeping, good organization, very convenient, good proof of payment, pleasant, agrees with rating

It's a great concept, but security is a very big concern

Bill payer is: from Rittman, OH, M, 44 years old, earns \$25,000 - \$29,999, rated 667, because I don't like to be the first to try something new, very convenient, concerns about privacy, just not interested, agrees with rating

quick easy way to pay bills

Bill payer is: from Kannapolis, NC, F, 44 years old, earns \$60,000 - \$64,999, rated 667, because easy, good privacy, good for record keeping, too expensive, agrees with rating

It's nice to have new ways to make life a little easier. Not having to run all over town and to be able to pay all the bills in one place is a nice idea. Also, it's nice to have up to date information on your account, and to be able to see the bill history, instead of having to wait for the mail to come with the information and to keep all sorts of paper records at home with you.

Bill payer is: from Evansville, IN, M, 24 years old, earns \$60,000 - \$64,999, rated 667, because I believe this can work successfully, good organization, I like to try new things, very convenient, agrees with rating

good idea, looks easy to use

Bill payer is: from Elkton, MD, M, 44 years old, earns \$100,000 - \$109,999, rated 667, because I believe this can work successfully, agrees with rating

there are times with online bill payment where a bill has been deducted two to three times which overdraws the account and I have had problems with the companies righting the wrong. Overall I love the convience until this happens.

Bill payer is: from Calumet City, IL, F, 38 years old, earns \$40,000 - \$44,999, rated 667, because good for record keeping, I believe this can work successfully, good security, good proof of payment, agrees with rating

time efficiency

Bill payer is: from Bryan, TX, F, 46 years old, earns \$55,000 - \$59,999, rated 667, agrees with rating

I gave it a high rating because it seems like a good idea; however, paying by internet can be risky. My son paid a bill over the internet and the company kept taking payments out of his checking account. It took time to get the money put back in.

Bill payer is: from Tucumcari, NM, F, 47 years old, earns \$75,000 - \$79,999, rated 650, because good for record keeping, concern about proof of payment, This is unique, concern about security, very convenient, pleasant, agrees with rating

Bill payer is: from Topeka, KS, F, 51 years old, earns \$25,000 - \$29,999, rated 650, because good proof of payment, agrees with rating

Bill payer is: from Mahwah, NJ, F, 45 years old, earns \$50,000 - \$54,999, rated 650, because easy, good for record keeping, agrees with rating

showing what the concept looks like on someone's computer made all the difference

Bill payer is: from Los Angeles, CA, M, 34 years old, earns \$50,000 - \$54,999, rated 650, because very

convenient, agrees with rating

Bill payer is: F, 39 years old, earns \$175,000 - \$200,000, rated 650, because good for record keeping, concern about proof of payment, concern about security, very convenient, wants lower rating

because i like to try new and different things that are going to make my life easier

Bill payer is: from Jackson, MI, F, 30 years old, earns \$40,000 - \$44,999, rated 633, because good for record keeping, I believe this can work successfully, I like to try new things, agrees with rating

for the convience

Bill payer is: from Crete, IL, M, 41 years old, earns \$30,000 - \$34,999, rated 633, because concern about organization, good proof of payment, agrees with rating

I like the security

Bill payer is: from Raleigh, NC, M, 44 years old, earns \$75,000 - \$79,999, rated 617, because This is unique, just a good idea, good security, agrees with rating

I like it, I think its great, but I would be very cautious to use it.

Bill payer is: from Mc Connellsburg, PA, F, 35 years old, earns \$25,000 - \$29,999, rated 583, because concern about security, very convenient, concerns about privacy, agrees with rating

it takes away from the flow of cash, and the likelihood of things not getting paid, or lost. It also eliminates the theft and less cash flow..

Bill payer is: from Chesterfield, MI, M, 39 years old, earns \$50,000 - \$54,999, rated 567, because I believe this can work successfully, just a good idea, very convenient, wants lower rating

Too Fast

Bill payer is: M, 57 years old, earns \$110,000 - \$119,999, rated 567, because good for record keeping, I believe this can work successfully, very convenient, good proof of payment, agrees with rating

Online Security questions.

Bill payer is: from Oak Island, NC, M, 44 years old, earns \$35,000 - \$39,999, rated 550, because concerns about privacy, just not interested, agrees with rating

Bill payer is: from Oscoda, MI, F, 48 years old, earns \$25,000 - \$29,999, rated 633, because easy, concern about security, just a good idea, concerns about privacy, agrees with rating

It would depend on the availability of the internet to access accounts and there are sometimes problems with service in my area. Last week our service was down for the entire week and therefore this system would not have worked well for me. Most of the time, however, it would be o.k.

Bill payer is: from Tionesta, PA, F, 44 years old, earns \$110,000 - \$119,999, rated 517, because concern about security, too expensive, very convenient, good proof of payment, agrees with rating

Bill payer is: from Ralston, NE, M, 39 years old, earns \$45,000 - \$49,999, rated 517, agrees with rating

There's the issue of cashflow and the transfer of funds that electronic banking does not

FIG. 26

seem to be able to address. For example, if I have funds in a credit union and I need to transfer them, to do it electronically, I'll need the cu to be part of a system. Then there's the issue of electronic security – lack of or too much of. And there's the basic issue: Why do I want to change what I'm currently doing if it works fine for me?

Bill payer is: from Wexford, PA, M, 50 years old, earns \$100,000 - \$109,999, rated 500, agrees with rating

I like the concept.

Bill payer is: from Charlotte, NC, F, 45 years old, earns \$35,000 - \$39,999, rated 500, because I believe this can work successfully, good organization, very convenient, good proof of payment, agrees with rating

I am a little scared of on-line paying because of hackers.

Bill payer is: from Saint Petersburg, FL, F, 54 years old, earns \$30,000 - \$34,999, rated 467, because I believe this can work successfully, concern about security, very convenient, concerns about privacy, wants higher rating

The concept is really good, but I am not yet ready to put my entire financial resources "on-line".

Bill payer is: from Cushman, MA, F, 48 years old, earns \$65,000 - \$69,999, rated 467, because I believe this can work successfully, good organization, concern about security, concerns about privacy, wants higher rating

I like the idea but I do not trust the security. There is too much fraud on the internet.

Bill payer is: M, 60 years old, earns pick one, rated 467, because concern about security, very convenient, just not interested, agrees with rating

There is still a degree of uncertainty in my mind about internet transactions. don't know exactly why-

Bill payer is: M, 43 years old, earns \$95,000 - \$99,999, rated 467, because I believe this can work successfully, very convenient, good security, concerns about privacy, agrees with rating

Not real sure about paying on line due to security and the chance of someone else getting into your files.

Bill payer is: F, 35 years old, earns \$45,000 - \$49,999, rated 467, because concern about security, just a good idea, concerns about privacy, agrees with rating

I do not have a problem, per se, with the way I handle things now.

Bill payer is: F, 22 years old, earns under \$15,000, rated 467, because I like to try new things, concerns about privacy, wants higher rating

Bill payer is: from Queens Village, NY, F, 44 years old, earns \$45,000 - \$49,999, rated 450, because good for record keeping, I believe this can work successfully, agrees with rating

Bill payer is: from Newport, TN, M, 41 years old, earns \$30,000 - \$34,999, rated 450, because concern about proof of payment, concern about security, too expensive, concerns about privacy, agrees with rating

I do not trust internet to pay bills at this time

Bill payer is: from East Meadow, NY, F, 55 years old, earns under \$15,000, rated 450, because concerns about privacy, agrees with rating

I am happy with the way I handle my bills now. However I am sure that this concept would suit others well.

Bill payer is: from Council Bluffs, IA, F, 27 years old, earns \$25,000 - \$29,999, rated 450, because just a good idea, concerns about privacy, agrees with rating

I still think it is safer to receive the bills in the mail and I like to have a choice of how I want to pay my bill (by mail or online)

Bill payer is: F, 27 years old, earns \$60,000 - \$64,999, rated 450, because concerns about privacy, agrees with rating

I could do that already for 4.95 per month through my bank. To set up a deal like this and risk internet theft, a program would not only have to be free but also include totally free perks so a customer could make it worth their chance in a million risk.

Bill payer is: from Woodbridge, IN, M, 50 years old, earns \$35,000 - \$39,999, rated 433, because concern about security, agrees with rating

some times the inter-net is down, or my computer is not working right. Then what would I do?

Bill payer is: M, 46 years old, earns \$120,000 - \$129,999, rated 433, because concern about proof of payment, concern about security, agrees with rating

Bill payer is: M, 31 years old, earns \$50,000 - \$54,999, rated 433, agrees with rating

I'm terrible with money, especially the way my paycheck falls.....

Bill payer is: from Tampa, FL, F, 46 years old, earns \$20,000 - \$24,999, rated 417, because just not interested, wants higher rating

Not everyone uses a computer. I am concerned about security and accuracy.

Bill payer is: F, 49 years old, earns \$20,000 - \$24,999, rated 400, because concern about security, concern about organization, good security, concerns about privacy, agrees with rating

do not like the concept of access to bank account already had number stolen and used for internet porn to the tune of 500.00 could have wiped me out

Bill payer is: from Shively, KY, F, 48 years old, earns \$45,000 - \$49,999, rated 383, because concerns about privacy, agrees with rating

Bill payer is: F, 45 years old, earns \$45,000 - \$49,999, rated 367, because concerns about privacy, agrees with rating

looks like work

Bill payer is: from Eagleville, PA, F, 45 years old, earns pick one, rated 350, because just not interested, agrees with rating

I prefer to get copies of things I pay for, for proof later on if there is a problem, so therefore a canceled check, works well in this area. Also people that have used electronic transfers to pay bills, have also run into the problem of the same bill being paid numerous times, and then you have the hassle of trying to straighten out the matter yourself, with your bank, and that can be time consuming.

Bill payer is: from Stickney, IL, F, 43 years old, earns \$30,000 - \$34,999, rated 333, because concern about security, agrees with rating

Bill payer is: F, 40 years old, earns \$25,000 - \$29,999, rated 333, because concern about proof of payment, concern about security, too expensive, concerns about privacy, agrees with rating

The way I feel about the concept.

Bill payer is: F, 37 years old, earns \$35,000 - \$39,999, rated 333, because just not interested, agrees with rating

ALREADY HAVE ONLINE BILL PAYMENT ALL IN PLACE.

Bill payer is: from Phoenix, AZ, M, 46 years old, earns \$30,000 - \$34,999, rated 317, because easy, just a good idea, pleasant, wants higher rating

I DON'T LIKE CHANGING THINGS.

Bill payer is: from Paden City, WV, F, 46 years old, earns under \$15,000, rated 317, agrees with rating

I am content with how I pay bills now.

Bill payer is: F, 24 years old, earns pick one, rated 300, because just a good idea, very convenient, good proof of payment, pleasant, wants higher rating

I AM VERY LEARY ABOUT PUTTING TOO MUCH OF MY PERSOANL INFORMATION INTO THE COMPUTER, EVEN IF THE SIGHT IS SECURE. I AM READING ALL OF THE TIME ABOUT IDENTITY THEFT AND HACKERS GETTING INTO PEOPLE'S BUSINESS. I FEEL THERE IS A LOT THAT NEEDS TO BE DONE YET FOR THE AVERAGE PERSON TO FEEL MORE SECURE ABOUT THIS TYPE OF SERVICE.

Bill payer is: from Hamlet, IN, F, 46 years old, earns \$70,000 - \$74,999, rated 283, because concerns about privacy, agrees with rating

i like the idea but the thought of viruses and people stealing information online i would not like that available

Bill payer is: from Clarksville, MI, F, 40 years old, earns \$45,000 - \$49,999, rated 283, because easy, I believe this can work successfully, concern about security, concerns about privacy, agrees with rating

Bill payer is: from Dillsburg, PA, F, 45 years old, earns \$20,000 - \$24,999, rated 267, because concern about proof of payment, concern about security, concern about organization, concerns about privacy, agrees with rating

Bill payer is: from Chatom, AL, F, 47 years old, earns pick one, rated 267, agrees with rating

Because i like to see my money and know where it goes !!!!

Bill payer is: from Raymondville, MO, F, 54 years old, earns under \$15,000, rated 250, because This is important to me, I believe this can work successfully, concern about security, concerns about privacy, agrees with rating

To much info on line. To many hacker's.

Bill payer is: from Ashtabula, OH, M, 39 years old, earns \$75,000 - \$79,999, rated 233, agrees with rating

chase overcharges for everything

Bill payer is: M, 51 years old, earns under \$15,000, rated 217, because too expensive, good security, just not interested, agrees with rating

I don't like to give to much information over the internet.

Bill payer is: from Ozone Park, NY, F, 51 years old, earns \$60,000 - \$64,999, rated 200, because I don't believe this can work, agrees with rating

I don't trust the internet yet.too many things can go wrong.

Bill payer is: from Mentor, OH, F, 44 years old, earns \$95,000 - \$99,999, rated 200, because concern about proof of payment, concern about security, concern about organization, concerns about privacy, wants lower rating

Bill payer is: from Macon, GA, M, 41 years old, earns \$70,000 - \$74,999, rated 117, because too expensive, just not interested, agrees with rating

don't care to pay on line

Bill payer is: from Bishop, TX, F, 53 years old, earns \$30,000 - \$34,999, rated 100, agrees with rating

FIG. 30